

Interview Summary	Application No.	Applicant(s)
	09/518,948	SLAVIN ET AL.
	Examiner	Art Unit
	Stefano Karmis	3691

All participants (applicant, applicant's representative, PTO personnel):

(1) Stefano Karmis, Examiner. (3) Dr. Bill Mann.

(2) Ozzie A. Farres. (4) _____.

Date of Interview: 23 August 2007.

Type: a) Telephonic b) Video Conference
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.

If Yes, brief description: _____.

Claim(s) discussed: 1.

Identification of prior art discussed: Savage et al. US 2002/0026394.

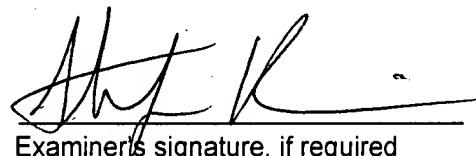
Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.



Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant discussed the operation of the instant application. Applicant contrasted the present application for Savage et al. in that Savage et al. with respect to when payment is received and settled. Specifically in Savage et al. settlement is achieved with the company so that the company is no longer liable on the receivable whereas in the present Application liability on the invoice remains with the company. Applicant also provided a proposed amendment focussing on an aggregated payment and disaggregating the payment to subsidiaries to further distinguish from Savage et al. The Examiner will confirm that the amendment submitted overcomes Savage et al. and perform a new search..